

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Steven BECHHOFFER et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit: : 3623
Examiner : Susanna M. Meinecke Diaz

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Mail Stop: Amendment

AMENDMENT

In response to the Office Action dated September 10, 2004, please consider the following
amendments and remarks:

01/11/2005 BBONNER 00000022 09680923

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